WHAT IS CLAIMED IS:

1. A user interface for facilitating recommending to a computer user a decision for downloading content, the user interface comprising:

a first trust option for allowing the user to cause the content to be downloaded;

a second trust option for allowing the user to prevent the content from being downloaded; and

a recommendation module for providing a recommendation for the user, the module taking as input for the recommendation a profile for the user and information about the content, wherein the recommendation comprises selecting as a default option the first trust option or the second trust option.

2. The user interface of claim 1 further comprising an updating module for updating the user profile based on a trust option chosen by the user.

3. The user interface of claim 1 wherein the recommendation module further receives as input for the recommendation at least one expert profile associated with an at least one expert.

4. The user interface of claim 3 wherein the at least one expert profile comprises a subset selected by the user from a set of expert profiles.

5. The user interface of claim 4 wherein the recommendation provided by the recommendation module is a consensus of the subset of expert profiles.

6. The user interface of claim 3 wherein the recommendation module further computes the recommendation by giving an amount of weight to the at least one expert profile in accordance with trust factors associated with the associated at least one expert profile.

7. The user interface of claim 6 further comprising an updating module for updating the trust factors associated with the at least one expert profile based on the at least one expert profile's consistency with the user's decision history.

8. The user interface of claim 6 wherein the user interface further comprises an updating module for updating the trust factors associated with the at least one expert profile based on a third party's valuation of the at least one expert.

9. The user interface of claim 1 further comprising an expert selection module for requesting the at least one expert profile to be transmitted to the module from a source external to the user's computer.

10. The user interface of claim 9 wherein the at least one expert profile is stored for transmission as an extensible markup language (XML) file.

11. The user interface of claim 1 further comprising a transmission module for transmitting the user profile to a remote computer in response to a request.

12. The user interface of claim 11 wherein the user profile is stored for transmission as an XML file.

13. The user interface of claim 1 wherein the recommendation module is located at and executes on the user computer.

14. A method for recommending to a computer user a decision for downloading content, the method comprising:

    reading a profile for the user;

    obtaining information about the content; and

    providing a recommendation as a default option to the user whether or not to trust the content;

wherein the recommendation is based upon the profile for the user and the information about the content.

15. The method of claim 14 further comprising updating the user profile based on a user decision whether or not to trust the content.

16. The method of claim 14 further wherein the recommendation further is based upon at least one expert profile associated with an at least one expert.

17. The method of claim 16 wherein the at least one expert profile comprises a subset selected by the user from a set of expert profiles.

18. The method of claim 17 wherein the recommendation is a consensus of the subset of expert profiles.

19. The method of claim 16 further comprising assigning an amount of weight to the at least one expert profile in accordance with trust factors associated with the associated at least one expert profile, and wherein the recommendation is further based on the assigned weights.

20. The method of claim 19 further comprising updating the trust factors associated with the at least one expert profile based on the at least one expert profile's consistency with the user's decision history.

21. The method of claim 19 further comprising updating the trust factors associated with the at least one expert profile based on a third party's valuation of the at least one expert.

22. The method of claim 14 further comprising requesting the at least one expert profile to be transmitted from a source external to the user's computer.

23. The method of claim 22 wherein the at least one expert profile is stored for transmission as an extensible markup language (XML) file.

24. The method of claim 14 further comprising transmitting the user profile to a remote computer in response to a request.

25. The method of claim 24 wherein the user profile is stored for transmission as an XML file.

26. The method of claim 14 wherein the recommendation is provided by the user computer.

27. A computer-readable medium including computer-executable instructions facilitating recommending to a computer user a decision for downloading content, computer-executable instructions executing the steps of:

      reading a profile for the user;

      obtaining information about the content; and

      providing a recommendation as a default option to the user whether or not to trust the content;

wherein the recommendation is based upon the profile for the user and the information about the content.

28. The computer-readable medium of claim 27 further executing the step of updating the user profile based on a user decision whether or not to trust the content.

29. The computer-readable medium of claim 27 wherein the recommendation further is based upon at least one expert profile associated with an at least one expert.